

SHOP Marketplace Billing & Premium Payment Process

If you're a small business employer, you must pay your first month's premium after you enroll in the Small Business Health Options Program (SHOP) Marketplace. Follow these steps so the SHOP Marketplace can process your premium on time:

- 1. Pay your first premium.** You must pay your first month's premium (or renewal premium) by the 15th of the month for coverage to start on the first of the following month.

You must pay your first premium payment to the SHOP Marketplace when you complete the enrollment process and submit your application. You should make this payment no later than the 15th of the month so it can be processed. The SHOP Marketplace will cancel your enrollment if we don't get your premium payment on time.
- 2. Get your monthly invoice.** Once your coverage is effective, you'll get an invoice from the SHOP Marketplace to your SHOP Marketplace inbox on or about the 10th of each month for the following month's premium payment. If the 10th is on a weekend, you'll get the invoice the next business day. You'll get an email letting you know that your invoice is ready to view. We can also mail you a paper invoice, if you prefer.
- 3. Pay your monthly premium on time.** Payment in full is due on the first of the following month. If you have health and dental coverage, you must pay both premiums in full so you don't lose your coverage. If you don't pay the full payment on time, it's considered late, and your coverage may be terminated.

You can make your payment:

- **Online.** Log in to your account at HealthCare.gov/small-businesses, and select "view invoice/make a payment." This is the fastest way to pay so you won't have any payment delays or gap in coverage. You'll get a confirmation notice. Keep this notice for your records.
- **By phone.** Contact the SHOP Call Center at 1-800-706-7893, Monday – Friday, 9 a.m. – 7 p.m. ET. TTY users should call 711 to reach a customer service representative.
- **By mail.** Mail your SHOP Marketplace payments to:

SHOP Marketplace
P.O. Box 2130
South Portland, ME 04116

Make checks payable to the SHOP Marketplace and allow 5 – 7 days for delivery and processing. You can contact the SHOP Call Center to confirm that we got your payment.



MARCH 1, 2016

MARCH 15, 2016

Monthly enrollment closes. This is the last day you can make a payment for coverage effective on the first of the next month.

APRIL 10, 2016

The May 2016 invoice is available in your account. We'll mail you a paper invoice, if you requested one.

MAY 10, 2016

The June 2016 invoice is available in your account. We'll mail you a paper invoice, if you requested one.

APRIL 1, 2016

Coverage starts if the SHOP Marketplace gets your payment by the 15th of the previous month.

MAY 1, 2016

Premium payment is due.

JUNE 1, 2016

Premium payment is due.

